

January 2, 2009
PUBLIC NOTICE # 2009-1

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-15087		ACA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-FLEX AUTO	30.91
08-15089	1278	ACA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-FLEX AUTO	
08-15067		ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SMALL RESTAURANT	-18.57
08-15055	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15070	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	FORMS		
08-15060	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		
08-15056	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15050	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-MOTORCYCLE	
08-15051		AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-MOTORCYCLE	9.99
08-15061	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		
08-15057	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15047		ASSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE		0
08-15086		BALBOA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-COUNTRYWIDE	6.6
08-15037		BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT SURETY	0
08-15066		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS, OFFICERS AND COMPANY LIABILITY	
08-15071	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	FORMS		
08-15072	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS		
08-15032		EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	CONTINGENT RENTAL OR LEASE PHYSICAL DAMAGE	0
08-15033		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	

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08-15036		EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		
08-15097		EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB MISCELLANEOUS	
08-15062	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	RULE CHANGE		
08-15058	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15024	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
08-15045		HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	NEW PROGRAM	INVESTMENT ADVISOR BOND	0
08-15096		LIBERTY INSURANCE UNDERWRITERS INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB LAWYERS	
08-15025	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
08-15073	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	FORMS		
08-15059	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-14877		NAVIGATORS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NON-CONTRACTORS	-25
08-15094		NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF.LIAB.ARCHITECT AND ENGINEER	0
08-15085		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
08-15040	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15039	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
08-15031		PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM		0
08-15093		PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	DAY CARE	
08-15052		PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS		
08-15077	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	

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08-15095		RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
08-15041	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
08-15042	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
08-15043	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
08-15048		STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OUTDOOR SPECIALTY	0
08-15046		STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
08-15074	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
08-15065		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	WRAP+	
08-15082		TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	WRAP+	
08-15083	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
08-15084	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
08-15029		UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	COMPREHENSIVE PERSONAL LIABILITY	
08-15034		UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-NON-PROFIT PACKAGE	
08-15075	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
08-15063	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		
08-15064	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE		
54 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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